

ACCOUNT OPTIONS

Savings Accounts

YOUTH AND ADULT	AUTO SAVERS	HEALTH SAVINGS	DAILY MONEY MARKET	PRIME RESERVE MONEY MARKET	MEGA MONEY MARKET
\$5 min. opening deposit	No min. opening deposit	No min. opening deposit	No min. opening deposit	No min. opening deposit	\$10,000 min. opening deposit
Min. avg. daily balance to earn dividends Youth (0-18): \$25 Adults (18+): \$100	No min. avg. daily balance to earn dividends	No min. avg. daily balance to earn dividends	\$1,000 min. avg. daily balance to earn dividends	\$5,000 min. avg. daily balance to earn dividends	\$10,000 min. avg. daily balance to earn dividends
Tiered dividends earned	Dividends earned*	Dividends earned	Tiered dividends earned	Tiered dividends earned	Tiered dividends earned
Unlimited withdrawals	Unlimited withdrawals	Unlimited withdrawals for qualified medical expenses	Unlimited withdrawals in branch and online 6 checks per month	Unlimited withdrawals in branch and online 6 checks per month	Unlimited withdrawals in branch and online 6 checks per month
No monthly fee	No monthly fee	No monthly fee	\$10 monthly fee if balance drops below \$1,000	\$18 monthly fee if balance drops below \$5,000	\$18 monthly fee if balance drops below \$10,000

*Must deposit \$10 or more per month to earn qualified rate. Otherwise a non-qualifying rate will apply. Qualified rate paid on balances up to \$500. Balances over \$500 will earn a non-qualified rate. Retail accounts only. No commercial or institutional funds permitted.